



That's MAPFRE... People who take care of people.®

About MAPFRE Insurance

For decades, MAPFRE Insurance has been protecting families and their possessions with quality insurance coverage and a strong commitment to service excellence. Today we are represented by a powerful network of agents located throughout the United States.



This is an advertisement. The coverages described herein are governed by the provisions of the applicable insurance policy. No coverage is provided or modified by this brochure.

Some coverages vary by state. Please speak to your agent or company representative for more information.

MAPFRE Insurance® is a brand and service mark of MAPFRE U.S.A. Corp. and its affiliates, including American Commerce Insurance CompanySM (Cal. COA 4928-8, Columbus, OH), Commerce West Insurance CompanySM (Cal. COA 1372-2, San Ramon, CA), and MAPFRE Insurance CompanySM (Cal. COA 3039-5, Florham Park, NJ).



 **MAPFRE | INSURANCE**®

Teen Safe **Driving Program**



Help your teen learn safe driving habits
and get an insurance discount, too!



A Smart Choice For Your Teen Drivers

According to the Centers of Disease Control and Prevention (CDC), distracted driving is the #1 killer of teens in America. Distracted driving isn't just texting—it's talking with passengers in the car, or chatting on the cell phone, it's taking a sip of coffee, or even catching a "quick" glimpse at the GPS.

Greatly reduce your teen's chances of being in a car crash and lower your auto insurance costs with the teenSMART® safe driver program.

Provided by ADEPT Driver®, teenSMART® provides an interactive computer-based training experience with in-car exercises to educate your teen about safe driving habits which can help reduce the risk of accidents.

How teenSMART® Works

A variety of teaching methods are used including computer-based training techniques, driving simulations, video and in-car driving exercises. The three main components are:

Computer Time

Hands-on practice sessions allow your teen to demonstrate driving-related skills, receive immediate feedback and view video segments.

Parent-Teen Activities

Parent-Teen activities allow your teen to apply program learnings to real-world driving situations under your supervision.

Certification Test

The program's final element, the Certification Test, may be completed at home. Once your teen passes the test, results may be uploaded to ADEPT Driver® and a completion certificate will be emailed.

Program Requirements

- A driver license or permit for your teen driver
- A parent (or other responsible adult driver 25 or older) to help complete Parent-Teen Activities
- A PC or Mac that meets minimum specifications*
- An internet connection
- Approximately 8 to 10 hours to complete the program

*Visit teensmartdriving.com for detailed computer specifications.

Lower Your Insurance Rates, Too

Upon completion of the teenSMART® program, you can qualify to save up to 15%** with a teen driver discount added to your teen's auto policy with MAPFRE Insurance. Plus, completion of the teenSMART® program means that the insurance discount will stay on your teen's policy until he/she reaches the age of 21 – so the earlier your teen becomes a certified teenSMART® driver, the better the savings!

** Actual savings from teen driver discount will vary by state and may apply to certain coverages only. Discount may not be available in all states and is subject to policy terms and conditions.

Get teenSMART® today

1. Purchase online at teensmartdriving.com (downloadable version available)
2. Call ADEPT Driver® toll-free at 1.877.233.7879

Use priority code: MAPFRETS

and save \$50 off the regular price of \$119.95.

You pay only \$69.95 (plus S&H and sales tax)

Help minimize your teen's risk of being in an accident and increase the savings on your auto insurance – Purchase teenSMART® today!